File Upload User Guide

FR 2248

Domestic Finance Company Report
of
Consolidated Assets and Liabilities

Federal Reserve System

Overview

The Federal Reserve System's Reporting Central Application provides the ability to submit spreadsheet files (*e.g.*, Microsoft Excel) via the internet. As a result, reporting institutions that use a spreadsheet to prepare their data will not have to key their data into a web page form. While this feature was provided for reporting institutions using spreadsheets, the file can be created by any other backend system that a reporting institution uses to generate its data.

This document provides the required file format for submitting the data via Reporting Central and shows how a reporting institution can create the file from a spreadsheet for the **FR 2248 – Domestic Finance Company Report of Consolidated Assets and Liabilities**. Formulas were used to pull the data from the spreadsheet worksheets containing the data and format them for transmission to Reporting Central.

Microsoft Excel was used in this example but the same process can be applied to other spreadsheet software. The method used to create the file is at the discretion of the reporter. This guide assumes that the data already exist in spreadsheet form.

How to create a text file from a spreadsheet for the FR 2248

The FR 2248 is comprised of one schedule and several financial and text fields. To minimize issues arising during the creation of the Reporting Central text file, it is strongly recommended reporting institutions follow the process described below.

Field Labels

The identifying label for both financial and text data is the eight-character MDRM descriptor listed in Appendix A. Reporting Central uses the MDRM to identify individual report items in the file upload.

Appendix A
FR 2248 Report Detailed Field Specifications

Report Form Line Number	Item	On-balance-sheet	Off-balance-sheet Securitizations
Financial Data Items		8-character MDRM	8-character MDRM
1.	Cash and Cash Equivalents (Report end-of-quarter only)	DFCR0066	
2.	Securities (Report end-of-quarter only)	DFCR0390	
3.a.(1)	1-4 Family Real Estate Loans		DFCRA253
3.a.(1)(a)	Revolving, Open-end Loans	DFCR1797	
3.a.(1)(b)	Closed-end Loans Secured by First Liens	DFCR5367	
3.a.(1)(c)	Closed-end Loans Secured by Junior Liens	DFCR5368	
3.a.(2)	Multifamily Real Estate Loans	DFCR1460	DFCRA254
3.a.(3)	Commercial and Farm Real Estate Loans	DFCR1683	DFCRA255

Field Values

Financial data fields can have either positive, zero, or null values.

Table 1. Format Differences for Financial Data Item Values
Entered into the Spreadsheet

Financial Data Item Value	Format
Positive	[leave value as is]
Zero	0
Null (or blank)	[leave blank]

Step 1 – Create Data Listing

Since it is presumed that the reporter already has the report data in spreadsheet format, all subsequent steps in this guide are based on using this report data as the source. The first step recommended is to create a sequential listing of all the items containing the item number, the eight-character MDRM, item description, and item value.

It is easier if you list all of the financial data items first and then the text items after that.

		RC On-bal-sheet	RC Off-bal-sheet		On-balance-sheet	Off-balance-sheet
2	FR 2248 Domestic Finance Company Report of Consolidated Assets and Liabilities					
4	Respondent ID		9999999999			
5	Series Name		FR 2248			
6	As of Date		8/31/2015			
8	Financial Data Items					
9	Report Form	Item Identifier	Item Identifier			
10	Line Name	Item Identifier	Item Identifier	Item Description		Securitizations
11	1.	DFCR0066		Cash and Cash Equivalents (Report end-of-quarter only)	10	
12	2.	DFCR0390		Securities (Report end-of-quarter only)	3	
13	3.a.(1)		DFCRA253	1-4 Family Real Estate Loans		5
14	3.a.(1)(a)	DFCR1797		Revolving, Open-end Loans	7	
15	3.a.(1)(b)	DFCR5367		Closed-end Loans Secured by First Liens	5	
16	3.a.(1)(c)	DFCR5368		Closed-end Loans Secured by Junior Liens	4	
17	3.a.(2)	DFCR1460	DFCRA254	Multifamily Real Estate Loans	6	3
18	3.a.(3)	DFCR1683	DFCRA255	Commercial and Farm Real Estate Loans	1	7
19	3.b.(1)	DFCR2751	DFCR5001	Consumer Motor Vehicle Loans	9	5

55	Text Items				
56	Cover Page	DFCR9017		Company Name	The Bank
57	Cover Page	DFCR9028		Street Address	111 Main Street
58	Cover Page	DFCR9130		City	The Town
59	Cover Page	DFCR9200		State	YS
60	Cover Page	DFCR9220		Zip Code	75557
61	Cover Page	DFCR8901		Contact Name	Jane Jones
62	Cover Page	DFCR8902		Area Code / Phone Number	555-999-9999
63	Cover Page	DFCR4086		E-mail Address	jane.jones@thebank.com

NOTE Adding additional information to this spreadsheet (like item description and item number) can make items easier to identify and help troubleshoot potential problems. However, this information is completely optional.

Step 2 – Link and Format Data Cells

In Sheet 2 of the workbook, all of the financial and text items will be linked to Sheet 1 and formatting characters inserted to aid in the creation of the final text file.

Data Format for Financial Data Items
- "L" is the separator between data items.
- Eight-character MDRM.
- "+" represents the <u>maximum</u> number of columns on the report form into which financial data can be entered for one MDRM. For FR 2248, the maximum number of columns is one. The formula for each financial item must contain one and only one "+".
- Financial data displays after each "+".

  Financial Data Excel formula: `="L"&Sheet1!C11&"+"&Sheet1!F11`
  Translates to: `LDFCR0066+10`

Data Format for Text Items
- "L" is the separator between data items.
- Eight-character MDRM.
- Text data entry is preceded by two underscores and followed by two underscores.

  Text Data Excel formula: `="L"&Sheet1!C61&"__"&Sheet1!F61&"__"`
  Translates to: `LDFCR8901__Jane Jones__`

This is repeated for all fields. Once all fields have been linked, you can create the text file.

Step 3 – Create the Text File
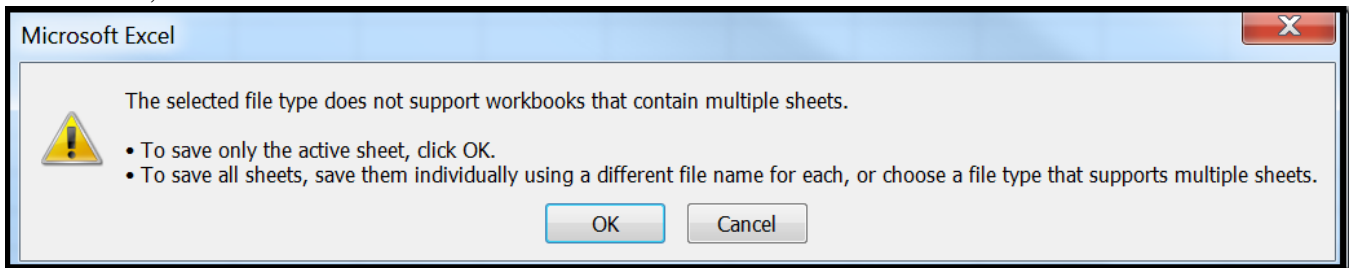
After saving the file in spreadsheet format the text file can be created by first navigating to the **File tab**.
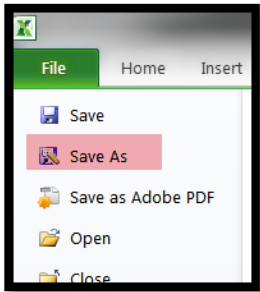
Then selecting the 'Save As' option and indicating the file type as '**Text (Tab delimited) (*.txt)**.'

A message will appear indicating that this file selection does not support workbooks with multiple worksheets, select '**OK**.'
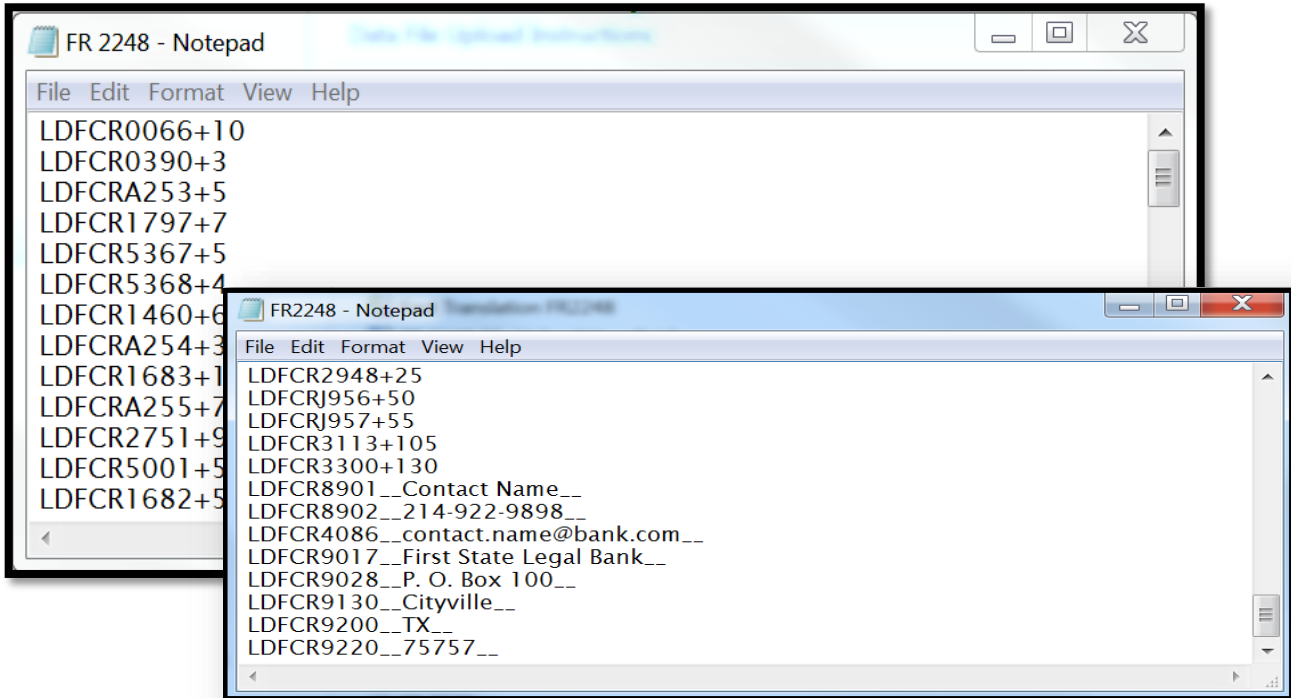

An additional message will be displayed concerning incompatibility features, select '**Yes**.'
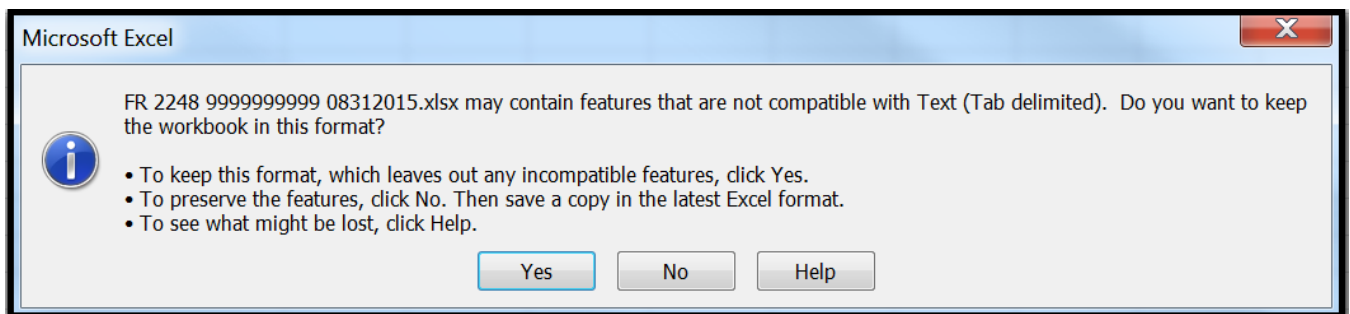
## Step 4 – Format the Text File and Add Header Record

The text file will have been created and will look like this. If there are quotation marks at the beginning and the end of the file, you will need to remove those before continuing.

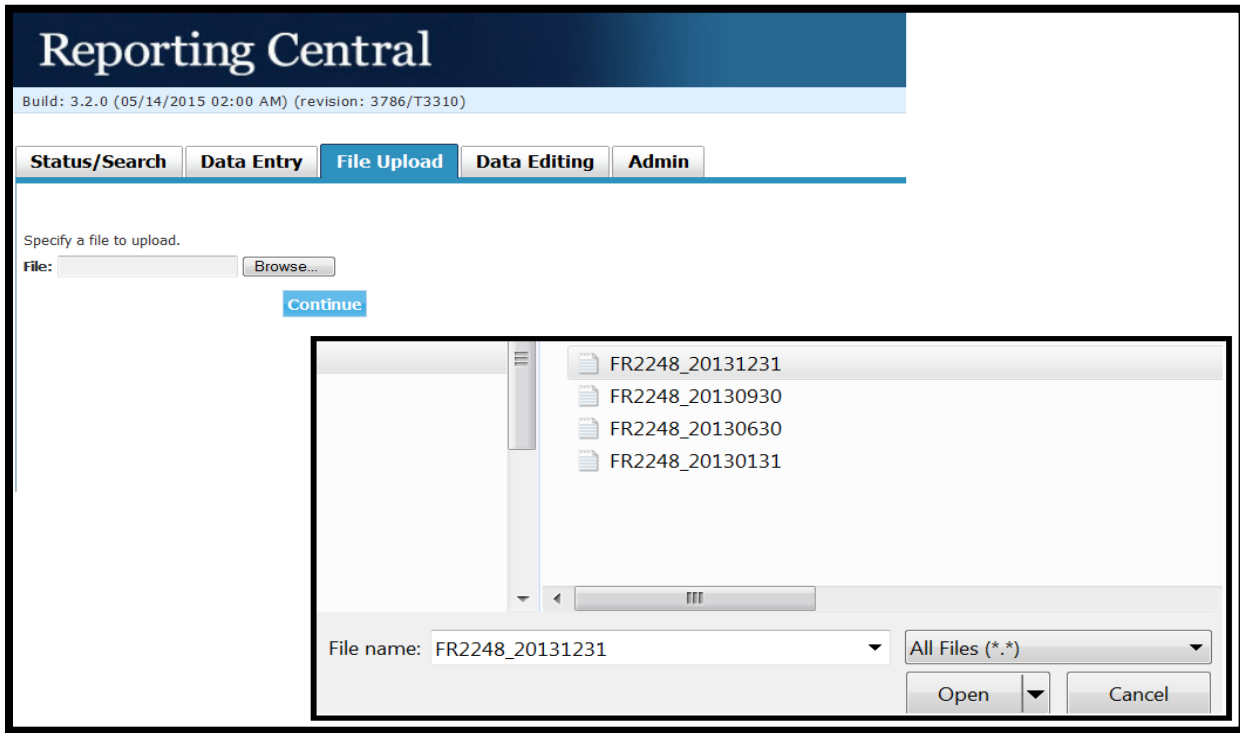**The next step is to add the header record.**

The <u>file header record</u> consists of the following items:
- the first 10 spaces are the RSSD ID with leading zeroes
- the next 10 spaces are the report series ID 'FR2248,' plus four trailing spaces
- the report as-of date, in MM-DD-YYYY format
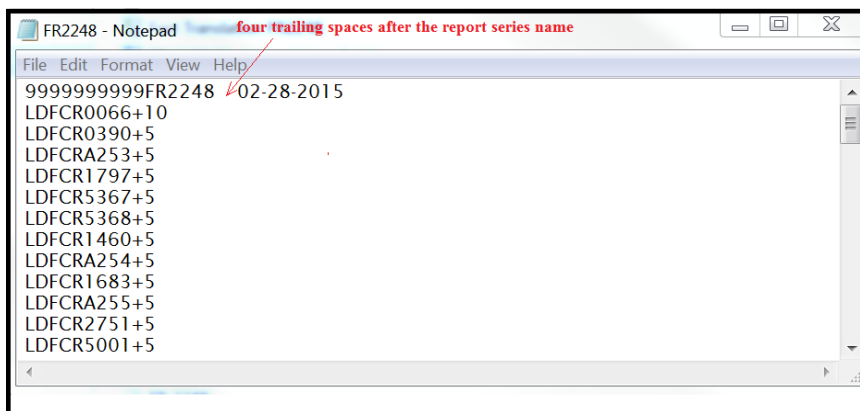
Step 5 – Reporting Central Submission

In Reporting Central, select the File Upload tab and then click the '**Browse…**" button. Then, navigate to the stored text file and select the filename so it appears in the 'File:' box. Select "Continue" to upload.

If there are no formatting issues during the file upload the data will load directly into the report screen.

The report data can then be validated and saved. If errors exist in the text file error messages will appear in the file upload window, which can be used to troubleshoot any formatting issues.

FR 2248 Report Detailed Field Specifications

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3.a.(1)(b)	Closed-end Loans Secured by First Liens	DFCR5367	
3.a.(1)(c)	Closed-end Loans Secured by Junior Liens	DFCR5368	
3.a.(2)	Multifamily Real Estate Loans	DFCR1460	DFCRA254
3.a.(3)	Commercial and Farm Real Estate Loans	DFCR1683	DFCRA255
3.b.(1)	Consumer Motor Vehicle Loans	DFCR2751	DFCR5001
3.b.(2)	Revolving Consumer Credit	DFCR1682	DFCRA198
3.b.(3)	Government-guaranteed Student Loans	DFCRP749	DFCRP47
3.b.(4)	Private Student Loans	DFCRP745	DFCRP748
3.b.(5)	Other Consumer Loans	DFCR1987	DFCR5005
3.c.(1)(a)	Retail Motor Vehicle Loans	DFCR2752	DFCRA297
3.c.(1)(b)	Wholesale Motor Vehicle Loans	DFCR2027	DFCRA298
3.c.(2)	Commercial, Industrial, and Agricultural Equipment Loans	DFCR1989	DFCRA256
3.c.(3)	Other Business Loans	DFCR8610	DFCRA258
3.d.(1)(a)	Consumer Motor Vehicle Leases	DFCRA211	DFCRA271
3.d.(1)(b)	Consumer Non-motor-vehicle Leases	DFCRJ947	DFCRJ948
3.d.(2)(a)	Business Motor Vehicle Leases	DFCRA212	DFCRA272
3.d.(2)(b)	Commercial, Industrial, and Agricultural Equipment Loans	DFCR1685	DFCRA257
3.d.(2)(c)	Other Business Leases	DFCRJ949	DFCRJ950
3.e.(1)	Reserves for Unearned Income	DFCR2065	
3.e.(2)	Allowance for loan and lease losses	DFCR2066	
3.f	Net Loans and Capital Leases	DFCRJ951	
4.a.(1)	Consumer Motor Vehicle Leases	DFCRA214	DFCRA274
4.a.(2)	Consumer Non-motor-vehicle Leases	DFCRA217	DFCRA277
4.b.(1)	Business Motor Vehicle Leases	DFCRA215	DFCRA275
4.b.(2)	Commercial, Industrial, and Agricultural Equipment Leases	DFCRA218	DFCRA278
4.b.(3)	Other Business Leases	DFCRJ952	DFCRJ953
4.c	Total Operating Leases (Report end-of-quarter only)	DFCRJ954	
5.	All Other Assets and Accounts and Notes Receivable (Report end-of-quarter only)	DFCRA219	

Report Form Line Number	Item	On-balance-sheet	Off-balance-sheet Securitizations
6.	Total Assets (Report end-of-quarter only)	DFCR2170	
7.a.	Commercial Paper (Report end-of-quarter only)	DFCR2614	
7.b.	Bank Loans (Report end-of-quarter only)	DFCR2613	
7.c.	Notes, Bonds, Debentures, and Other Debt (Report end-of-quarter only)	DFCRP746	
7.d.	Debt due to Parent Company (Report end-of-quarter only)	DFCR2753	
7.e.	All Other Liabilities (Report end-of-quarter only)	DFCR3112	
7.f.	Total Liabilities (Report end-of-quarter only)	DFCR2948	
8.a.	Retained earnings and Common Stock (Report end-of-quarter only)	DFCRJ956	
8.b.	Preferred Stock and Other Capital Accounts (Report end-of-quarter only)	DFCRJ957	
8.c.	Total Equity Capital (Report end-of-quarter only)	DFCR3113	
9.	Total Liabilities and Equity Capital (Report end-of-quarter only)	DFCR3300	
Text Items			
Cover Page	Company Name	DFCR9017	
Cover Page	Street Address	DFCR9028	
Cover Page	City	DFCR9130	
Cover Page	State	DFCR9200	
Cover Page	Zip Code	DFCR9220	
Cover Page	Contact Name	DFCR8901	
Cover Page	Area Code / Phone Number	DFCR8902	
Cover Page	E-mail Address	DFCR4086	